Case 17-31259-MBK Doc 30 Filed 12/07/17 Entered 12/07/17 12:45:13 Desc Main

Document Page 1 of 2

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

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Bank of New York Mellon, et al.

In Re:

Richard Kuhn & Lorraine Kuhn.

Debtors.

Order Filed on December 7, 2017 by Clerk U.S. Bankruptcy Court

District of New Jersey

Case No.: 17-31259-MBK

Adv. No.:

Hearing Date: 12/12/17 @10:00 a.m.

Judge: Michael B. Kaplan

ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTORS' CHAPTER 13 PLAN

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED**

DATED: December 7, 2017

Honorable Michael B. Kaplan United States Bankruptcy Judge Page 2

Debtor: Richard Kuhn & Lorraine Kuhn

Case No.: 17-31259-MBK

Caption: ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO

DEBTOR'S CHAPTER 13 PLAN

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Bank of New York Mellon, f/k/a Bank of New York, as Trustee for the benefit of the Certificateholders of CWABS, Inc., Asset-Backed Certificates, Series 2007-4, holder of a mortgage on real property located at 738 Croy Road, Brick, NJ 08724, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Marc Capone, Esquire, attorney for Debtors, Richard Kuhn and Lorraine Kuhn, and for good cause having been shown;

It **ORDERED**, **ADJUDGED** and **DECREED** that Debtors shall obtain a loan modification by June 30, 2018, or as may be extended by modified plan; and

It is **FURTHER ORDERED**, **ADJUDGED** and **DECREED** that Debtors are to make regular post-petition payments in accordance with the terms of the note and mortgage while the loan modification is pending; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that if loss mitigation is unsuccessful, Debtors shall modify the plan to address Secured Creditor's pre-petition arrears, either by curing the arrears, selling the property, surrendering the subject property, or in a manner otherwise permitted by the code; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Trustee shall make disbursements on Secured Creditor's claim while the loan modification is pending pursuant to the terms of the plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor does not waive its rights with regard to the pre-petition arrears; and

It is **FURTHER ORDERED**, **ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.